

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 07-18993
NICOLE M SANDERS	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2007.
- 2) The plan was confirmed on 12/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/28/2013.
- 5) The case was completed on 03/21/2013.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,608.00.
- 10) Amount of unsecured claims discharged without payment: \$9,049.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,780.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$21,780.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,624.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,083.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$3,707.67

Attorney fees paid and disclosed by debtor: \$876.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFILIATED RADIOLOGISTS	Unsecured	294.20	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	2,007.47	2,207.47	2,207.47	120.88	0.00
AMERICASH LOANS	Unsecured	NA	1,182.87	1,182.87	64.77	0.00
CAPITAL ONE BANK	Unsecured	1,106.16	1,196.07	1,196.07	65.50	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	545.98	552.48	552.48	30.25	0.00
LOYOLA UNIV HEALTH SYSTEM	Unsecured	472.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	20.00	NA	NA	0.00	0.00
NEWPORT NEWS	Unsecured	51.00	NA	NA	0.00	0.00
NTD LABORATORIES INC	Unsecured	20.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,172.00	NA	NA	0.00	0.00
PAYDAY LOANS	Unsecured	335.26	617.26	617.26	33.80	0.00
PEOPLES GAS LIGHT & COKE CO CU	Unsecured	151.49	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	147.14	144.86	144.86	7.93	0.00
QUEST DIAGNOSTICS	Unsecured	100.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CTR	Unsecured	168.08	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	6,475.00	6,746.67	6,746.67	369.45	0.00
SANTANDER CONSUMER USA	Secured	13,365.00	13,365.00	13,365.00	13,365.00	3,969.96
SANTANDER CONSUMER USA	Unsecured	NA	65.16	65.16	3.57	0.00
T MOBILE USA	Unsecured	912.83	512.83	512.83	28.08	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	180.00	240.00	240.00	13.14	0.00
UNIVERSITY NEUROLOGISTS	Unsecured	145.20	NA	NA	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	40.00	NA	NA	0.00	0.00
VISION FINANCIAL CORP	Unsecured	64.08	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,365.00	\$13,365.00	\$3,969.96
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,365.00	\$13,365.00	\$3,969.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,465.67	\$737.37	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,707.67</u>
Disbursements to Creditors	<u>\$18,072.33</u>

TOTAL DISBURSEMENTS :	<u>\$21,780.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/30/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.